

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Francis Paul Lecitshon, Jr.  
Debtor

Case No. 17-03891-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Nov 17, 2022

User: AutoDocket  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2022:**

Recip ID	Recipient Name and Address
db	Francis Paul Lecitshon, Jr., 1875 Slocum Rd, Wapwallopen, PA 18660-8884
4970341	Amy F. Doyle, Esquire, Jaffe & Asher, LLP, 2041 Springwood Rd, York, PA 17403-4836
4970345	Cross Valley Federal Credit Union, 640 Baltimore Dr, Wilkes Barre, PA 18702-7943
4998777	+ DISCOVER BANK, DISCOVER PRODUCTS INC., PO BOX 3025,, NEW ALBANY, OH 43054, 8 43054-3025
4970338	Law Offices of Jason P Provinzano LLC, 16 W Northampton St, Wilkes Barre, PA 18701-1708
4970337	Lecitshon Francis Paul Jr, 1875 Slocum Rd, Wapwallopen, PA 18660-8884
4970348	Luzerne County Tax Claim Bureau, c/o Northeast Revenue Services LLC, 200 N River St, Wilkes Barre, PA 18711-1004

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AIS.COM	Nov 17 2022 23:43:00	Capital One Bank (USA) N.A Cabelas Club Visa by Am, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
4970342	Email/Text: legal@arsnational.com	Nov 17 2022 18:37:00	ARS National Services Inc., PO Box 469046, Escondido, CA 92046-9046
4970339	Email/Text: kristin.villneauve@allianceoneinc.com	Nov 17 2022 18:37:00	Alliance One, 4850 E Street Rd Ste 300, Trevose, PA 19053-6643
4970340	^ MEBN	Nov 17 2022 18:36:30	American Coradius International LLC, 2420 Sweet Home Rd Ste 150, Amherst, NY 14228-2244
5027952	+ EDI: AIS.COM	Nov 17 2022 23:43:00	CAPITAL ONE BANK (USA), N.A. - CABELA'S CLUB VISA, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5020479	Email/PDF: bncnotices@becket-lee.com	Nov 17 2022 18:50:27	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4970344	EDI: CAPITALONE.COM	Nov 17 2022 23:43:00	Capitalone, PO Box 26625, Richmond, VA 23261-6625
4970343	EDI: CAPITALONE.COM	Nov 17 2022 23:43:00	Capitalone, PO Box 30281, Salt Lake City, UT 84130-0281
5035643	+ EDI: WFNNB.COM	Nov 17 2022 23:43:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
4999567	EDI: DISCOVER.COM	Nov 17 2022 23:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4970346	EDI: DISCOVER.COM	Nov 17 2022 23:43:00	Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
4970347	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 17 2022 18:37:00	Kohls/capone, N56 W 17000 Ridgewood Dr,

			Menomonee Falls, WI 53051-7096
4970349	+ Email/Text: bankruptcy@mermed.com	Nov 17 2022 18:37:00	Merchants & Medical Credit Corp, Inc, 6324 Taylor Dr, Flint, MI 48507-4685
4970350	Email/Text: bankruptcydpt@mcmcg.com	Nov 17 2022 18:37:00	Midland Credit Management Inc, PO Box 13386, Roanoke, VA 24033-3386
4999968	EDI: AGFINANCE.COM	Nov 17 2022 23:43:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
4970351	EDI: AGFINANCE.COM	Nov 17 2022 23:43:00	Onemain, PO Box 1010, Evansville, IN 47706-1010
4970353	EDI: PRA.COM	Nov 17 2022 23:43:00	Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541-0914
5023127	+ EDI: PRA.COM	Nov 17 2022 23:43:00	PRA Receivables Management LLC, PO Box 41067, Norfolk, VA 23541-1067
5023128	+ EDI: PRA.COM	Nov 17 2022 23:43:00	PRA Receivables Management LLC, PO Box 41067, Norfolk, VA 23541, PRA Receivables Management LLC, PO Box 41067, Norfolk, VA 23541-1067
4971121	+ EDI: RECOVERYCORP.COM	Nov 17 2022 23:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4970352	EDI: PRA.COM	Nov 17 2022 23:43:00	Portfolio Recovery Assocaiates, LLC, PO Box 12914, Norfolk, VA 23541-0914
4970354	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 17 2022 18:37:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
5019848	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 17 2022 18:37:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
5162378	+ Email/Text: bncmail@w-legal.com	Nov 17 2022 18:37:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121, SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132
5162377	+ Email/Text: bncmail@w-legal.com	Nov 17 2022 18:37:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
4970355	EDI: WTRRN BANK.COM	Nov 17 2022 23:43:00	Td Bank USA/Targetcred, PO Box 673, Minneapolis, MN 55440-0673
4970356	EDI: CAPITALONE.COM	Nov 17 2022 23:43:00	Worlds Foremost Bank, 4800 NW 1st St, Lincoln, NE 68521-4463
TOTAL: 27			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Cross Valley Federal Credit Union, 640 Baltimore Drive, Wilkes-Barre, PA 18702-7943
cr	*+	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	SYNCHRONY BANK, c/o Weinstein & Riley, P.S, 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
5005203	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

**in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 19, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2022 at the address(es) listed below:**

Name	Email Address
Brian C Nicholas	on behalf of Creditor Quicken Loans Inc. bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Brian C Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
Jason Paul Provinzano	on behalf of Debtor 1 Francis Paul Lecitshon Jr. MyLawyer@JPPLaw.com, G17727@notify.cincompass.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1

Francis Paul Lecitshon Jr.

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5510

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:17-bk-03891-MJC

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Francis Paul Lecitshon Jr.  
aka Francis Lecitshon Jr., aka Francis  
Lecitshon, aka Francis Paul Lecitshon, aka  
Francis P. Lecitshon Jr., aka Francis P.  
Lecitshon

**By the  
court:**11/17/22

Mark J. Conway, United States  
Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

Form 3180W

**Chapter 13 Discharge**

**For more information, see page 2>**  
page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**